



Essential Cookies

These cookies, otherwise known as Strictly Necessary, are essential in order to enable you to move around our site and use its features, such as accessing secure areas of our site. Without these cookies, services you have asked for, like the ability to make a payment, view your account details, or set up a payment plan cannot be provided.

Cookie name	How long this cookie lasts	What is the purpose of this cookie?
.AspNetCore.	End of browser session	This cookie name is associated with the Netscaler load balancing service from Citrix. This is a pattern type cookie with the root being NSC_ and the rest of the name being a unique encrypted alpha numeric identifier for the virtual server it originated from. The cookie is used to ensure traffic and user data is routed to the correct locations where a site is hosted on multiple servers, so that the end user has a consistent experience.
NSC xxxxxxxxxxxxxxxxx	End of browser session	
.AspNetCore.Antiforgery	1 year	
Recite.Persist	365 days	Allows the toolbar to persist across subsequent web pages on client site once toolbar launched.
Recite.Preferences	365 days	Allows user-selected settings to auto-load on subsequent web pages on a client site once toolbar launched.



Essential Third Party Cookies

Third party cookies are used to provide important functionality to our site, as well as collecting anonymous user data for analysis.

Third party	Cookie name	How long this cookie lasts	What is the purpose of this cookie?
identityservice.lowellgroup.co.uk	.IdentityServer.Session	1 year	This cookie allows us to make sure that you are a person not a robot.
identityservice.lowellgroup.co.uk	.AspNetCore.Antiforgery	1 year	.AspNetCore.
identityservice.lowellgroup.co.uk	NSC_XXXXXXXXXXXXXX	End of browser session	This cookie name is associated with the Netscaler load balancing service from Citrix. This is a pattern type cookie with the root being NSC_ and the rest of the name being a unique encrypted alpha numeric identifier for the virtual server it originated from. The cookie is used to ensure traffic and user data is routed to the correct locations where a site is hosted on multiple servers, so that the end user has a consistent experience.
Google			This cookie allows us to make sure that you are a person not a robot.
	NID	Up to 2 years	These cookies are used by Google reCAPTCHA to determine and verify that the user is not a robot. Google's Privacy Policy can be found here .



TU			These cookies are required in order to complete validation checks for access to the TransUnion credit score and services.
	fp_token_	12 months	Devicerisk element cookie, checking against the consumers device details for validation purposes.
	io_token_ for Iovation	12 months	Devicerisk element cookie, checking against the consumers device details for validation purposes.

Functional Cookies

These essential cookies allow our site to remember choices you make. The information these cookies collect may be anonymised and they cannot track your browsing activity on other sites.

Cookie name	How long this cookie lasts	What is the purpose of this cookie?
EU_COOKIE_LAW_CONSENT	30 days	<p>This cookie is used to remember a user’s acceptance of the use of cookies on our site as explained above.</p> <p>You will see a pop-up cookies message when you first visit our site. We’ll store a cookie so that your computer knows you’ve seen it and knows not to show it again. This expires after 30 days when you will see a pop up cookie message again to remind you of this Cookie Notice and to ask you to consent again to our use of essential cookies.</p>



Third Party Functional Cookies

These non-essential cookies collect information about how visitors use our site, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. It is only used to improve how a website works.

Third party	Cookie name	How long this cookie lasts	What is the purpose of this cookie?
accounts.google.com	__Host-1PLSID	7 months	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.
accounts.google.com	OTZ	1 year	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.
accounts.google.com	ACCOUNT CHOOSER	1 year	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.
accounts.google.com	_HOST-GAPS	1 year	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.
accounts.google.com	_HOST-3PLSID	7 months	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.
accounts.google.com	LSID	7 months	This domain is owned by Google. The main business activity is: User Accounts sub-domain. Cookies in this domain have lifespans between 1 month to 2 years.



Google Analytics	_ga	2 years	We use Google Analytics to collect information about how you use our site.
	ga*	2 years	
	_gat	1 minute	We use the information to compile reports and to help us improve our site. The cookies collect information in an anonymous form, including the number of visitors to our site, where visitors have come to our site from and the pages they visited.
	_gid	24 hours	
	_gali	30 seconds	
			<p>We don't allow Google to use or share our analytics data.</p> <p>Google Analytics stores information about:</p> <ul style="list-style-type: none">• The pages you visit on our site• The actions you perform on our site• How long you spend on each page• How you got to our site• What you click on while you're visiting our site• Information about the browser and device you use to navigate our site, (including an anonymised IP address).• We don't collect or store any personal information (for example your name or address) that can be used to identify who you are. <p>More details about how Google Analytics collects and processes data are available at www.google.com/policies/privacy/partners</p> <p>You can opt out of being tracked by Google Analytics cookies across all websites http://tools.google.com/dlpage/gaoptout</p>

Dynatrace	dtCookie	End of browser session	<p>We use Dynatrace cookies to help us monitor the performance of our website, analyse site usage and user behaviour to ensure you get the best possible service.</p> <p>Dynatrace cookies allow us to receive a notification when the website is down or not functioning as expected. This allows us to resolve any technical problems quickly and with minimal disruption.</p> <p>These cookies do not collect data that can be used to identify individuals. We don't allow Dynatrace or any other third party to share or use the data collected by these cookies.</p>
	dtLatC	End of browser session	
	dtPC	End of browser session	
	dtSa	End of browser session	
	dtBw	End of browser session	
	rxvt	End of browser session	
	rxVisitor	Permanent (this allows us to link your visits to our website by giving you a unique user ID)	
Google Optimise	_gaexp _opt_awcid	90 days 24 hours	Google Optimise cookies are used to enable performance optimisation testing. This helps us to improve your experience based on your response to different website pages and content.
	_opt_awmid _opt_awgid _opt_awkid _opt_utmc	24 hours 24 hours 24 hours 24 hours	
Decibel	da_lid da_sid da_intState	12 months 30 mins 30 mins	We use Decibel to monitor and review your online experience on our website and provide us with insights on how to make it even better.
Medallia	kampyleUserSessionsCount DECLINED_DATE SUBMITTED_DATE kampyleUserSession kampyleSessionPageCounter kampyleInvitePresented kampylePageLoadedTimestamp kampyleUserPercentile LAST_INVITATION_VIEW kampyle_userid medallia_journeys_id md_isSurveySubmittedInSession mdigital_alternative_uuid mdLogger	12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months 12 months	We use Medallia to monitor and review your online experience on our website via a digital survey to provide us with insights on how to make it even better.

VWO	_vis_opt_exp_{CAMPAIGNID}_goal_{GOALID}	100 Days	<p>VWO uses persistent visitor-level and local storage cookies to understand visitor's behaviour and track visitor journeys on the website to deliver the best experience. The cookies track the variation a visitor views and help serve the same variation to the visitor consistently, track their goals, and determine whether they are part of a campaign, and so on.</p> <p>VWO uses different cookies, each storing a different set of data. The cookies do not interfere with the loading or functioning of the website.</p> <p>NOTE: The only information that VWO collects about a cookie is a visitor ID, viz., a UUID that does not contain any personal data. A typical UUID looks like 4201E4DB-4C25-BA4DD31-C137C718D30E. It helps distinguish one visitor from another. This means no individual or consumer can be tracked or identified by VWO.</p>
	_vis_opt_test_cookie	Expires on browser close	
	_vis_opt_exp_{CAMPAIGNID}_combi	100 Days	
	_vis_opt_exp_{CAMPAIGNID}_exclude	100 Days	
	_vis_opt_exp_{CAMPAIGNID}_split	100 Days	
	_vis_opt_s	100 Days	
	_vis_opt_out	10 years	
	_vwo_uuid	10 years	
	_vwo_uuid_{CAMPAIGNID}	10 years	
	_vwo_ds	Depends on the retention period of the account	
	_vwo_sn	30 mins and reset again to 30 mins on visitor activity	
	_vwo_uuid_v2	366 days	
	_vis_opt_exp_{CAMPAIGNID}_combi_choose	Persists until campaign changes are applied	

	_vwo_referrer _vwo _vwo_global_opt_out _vis_opt_exp_{CAMPAIGNID}_goal_{GOALID}_{ACCID} _vis_opt_exp_{CAMPAIGNID}_combi_{ACCID} _vis_opt_exp_{CAMPAIGNID}_exclude_{ACCID} _vis_opt_exp_{CAMPAIGNID}_split_{ACCID} } _vwo_uuid_{CAMPAIGNID}_{ACCID} _vis_opt_exp_{CAMPAIGNID}_combi_choose_{ACCID}	15 secs Expires in 2096 years 100 days 100 days 100 days 100 days 100 days 10 years Persists until campaign changes are applied	
	_vwo_global_opt_out	100 days	
	_vwo_ssm	3650 days	NOTE: for the _vwo_ssm cookie, despite the stipulated duration, it will be deleted once VWO has done the validation.



Targeting & Marketing cookies

These third party cookies help us to customise our social media ads – particularly on Facebook and Instagram – and to analyse traffic driven to our site from advertising and the effectiveness of our ads. If you don't accept these cookies, you may still see messages from Lowell, but they may be less relevant to you.

If you want to further limit the ads you see, [change your advertising settings for Facebook and Instagram](#).

Third party	Cookie name	How long this cookie lasts	What is the purpose of this cookie?
google.com	NID	1 year	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.
google.com	SID	7 months	This cookie is used by Google in combination with HSID to verify a Google user account and most recent login time.
google.com	SIDCC	5 months	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.

google.com	__Secure-xxxxxxx	7 months	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.
youtube.com	VISITOR_PRIVACY_METADATA	5 months	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
google.com	HSID	7 months	Used by Google in combination with SID to verify Google user account and most recent login time.
google.com	SAPISID	7 months	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.
youtube.com	VISITOR_INFO1_LIVE	5 months	This cookie is used as a unique identifier to track viewing of videos.

google.com	APISID	7 months	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.
youtube.com	YSC	1 year	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
google.com	SSID	7 months	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.

Google ads	googleads.g.doubleclick.net fls.doubleclick.net	18 months	Google DoubleClick cookies help us to show you relevant ads about our services across the internet, including on other websites you visit, based on the fact that you visited our website. They also help us track how many times people who click on our ads end up taking an action on our website. These cookies allow Google and us to determine that you clicked the ad and later visited our site. For more information on Google's remarketing cookies, see the 'Advertising' section of Google's cookie policy: https://policies.google.com/technologies/types
Bing	bat.bing.com/	18 months	The Bing remarketing cookie helps us to show you relevant ads about our services across the internet, including on other websites you visit, based on the fact that you visited our website.
Facebook	<p>fr</p> <p>tr</p> <p>_fbp</p>	3 months End of browser session 3 months	These cookies are used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.
Facebook	datr	730 days	This cookie is used to identify the web browser being used to connect to Facebook.
TikTok	_ttp	13 months from the last date it was used	To measure and improve the performance of advertising campaigns and to personalise the customer experience (including ads) on TikTok.
StackAdapt	sa-user-id sa-user-id-v2 sa-user-id-v3 sa-camp-* a_aid_pv sa-r-date sa-r-source sa-u-date sa-u-source sa_*_sid sa_*_adurl	1 hour - 90 days sa-user-id, sa-user-id-v2, sa-user-id-v3 last for 1 year	We use StackAdapt to deliver personalised advertising and measure the effectiveness of our campaigns. StackAdapt cookies help us show you relevant ads across websites and apps. For more information, please see StackAdapt's privacy policy: https://www.stackadapt.com/privacy-policy